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Live in the Sticks if you Want but the Cost of Services will Soar

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Strike a blow for extensions as you grow with the flow

Adding to what you've got is back in vogue. Eithne Dunne looks at how to do it and what to look out for

With mortgages being harder to get hold of, homeowners are making the most of what they have rather than moving on. Latest figures from online-tradesmen.ie show a 40% increase in large home extensions in the 12 months to June. "Urban centres account for most of them," says Ted Laverty, chief executive of the website. "Extensions were up in rural areas, but only by 12% or 13%." The cost of extensions may be increasing, but it is still only 20%-30% of the level when the economy was at its peak. The average spend per sq m is €1,004 nationally, €1,123 in Dublin and €932 in rural areas.

WHY ARE PEOPLE EXTENDING? Extensions are gaining popularity for various reasons, Laverty says. "People are seeing a bit of instability in the housing market outside Dublin, and the Central Bank's new lending rules are making it a bit harder to move up."

Estate agent Felicity Fox points out that some people are sitting on negative equity and cannot move, so they have to adapt for the long term. "Let's face it, by the time you've paid stamp duty and solicitors' and agents' fees, you would have an extension done," she says.

Kathryn Meghan, interim chief executive of the Royal Institute of the Architects of Ireland, says the renovations market has returned strongly because the economy is strengthening and people are weighing up the value of moving or staying.

"You also have government incentives such as the Home Renovation Incentive, which encourages people to look at upgrading houses," she says.

Some people may extend to add value to their property with a view to selling, but this is the worst reason for doing so, according to Fox. Buyers won't expect or look for an extension in a property on an avenue or on an estate where every other house is uniform, she says, and neither will they pay above the odds for one.

"To some degree you're hoping prices will go up and cover the cost, so it's a gamble. If you're not going to make a profit on it, at least get the use out of it," Fox says.

WHAT ARE THEY DOING? The most popular type of larger extension is an attic conversion, according to Laverty. Such



Follow the rules about building an extension and you won't be left with a gaping hole in your finances

conversions usually work well, but they are not suitable for all houses, given that there must be a minimum roof height of just over 7ft. "There also has to be an escape point, and some attics don't lend themselves well to that," Laverty says. A house with an attic conversion that doesn't meet these requirements cannot legally be advertised as having an extra bedroom if put up for sale.

The second most popular area for an extension is the kitchen and living/family area, but many are merely internal rejigs, according to Laverty.

"We see a lot of people removing internal walls to improve light and living area, and

I put that down to the Room to Improve/Grand Designs effect," he says. "That's no problem, as long as a surveyor or an engineer says the walls are not load-bearing."

Fox says today's extensions are not only about increasing floor space. "A few years ago people were looking to maximise the size of their property, but now they're realising that's not necessarily the way to go, as they have to heat and maintain that space. They're being smarter about the use of space."

"People have also realised that lifestyles are generally quite casual now. Years ago a lot of people would have extended out

back, while the front sitting/dining room was rarely used. Now you see people redesigning internal space to get more use out of it."

HOW TO GO ABOUT IT

The most important thing when planning an extension is to decide on every detail of your brief before you begin, Meghan says. "That's what an architect will challenge you to do: look at your property and how you live, but also look at possible future needs."

A good way to start forming a brief is to take cuttings from magazines or save internet images of the things you do and

don't like. "Also, make a list of what you love and don't love about your home – that will form a huge part of your brief," she says.

Thinking a few years ahead is important. "At the moment you might be trying to accommodate a growing family, but in 15 years an elderly parent might come to live with you," Meghan says.

"An architect will help you design plumbing in the right place for that – for example, if you eventually need an accessible downstairs lavatory."

Architects are trained to look at buildings in 3D and often see potential where an untrained person would not. This could be something as simple as moving a door.

Homeowners often ignore professional advice, according to Laverty. "That can be disastrous. If you're looking for additional space, you need to be guided by the professionals."

Those who take the plunge with an extension must not do it half-heartedly, Fox advises. "It needs to be a proper room and to serve a function."

"I've been in many houses where €20,000-€30,000 has

been spent, and you wonder why they bothered because it adds nothing to the house."

PLANNING PERMISSION

You don't need planning permission if you extend the back of your home by less than 430 sq ft, as long as it doesn't increase the height of the house. Note that you must leave a minimum of 269 sq ft of space free at the rear of the property.

Converting an attached garage can be done without planning permission, as long as it is less than 430 sq ft.

If you're unsure about permission, don't go on the word of a contractor – get an architect or engineer to check it.

CONTRACT AND PAYMENT

Laverty urges anyone getting extensions to map out everything in a contract. "It's surprising the number of people who enter things on a nod and a wink," he says. "Put it in a contract so there's no wiggle room." A free contract template is available at onlinetradesmen.ie.

Payment should be done in stages, Laverty advises. "It's perfectly reasonable for a contractor to ask for a deposit, but it should be reasonable and itemised."

"After that, payment should happen as each stage is signed off, and weighted a bit towards the end to make sure they finish it. Make sure you get someone independent to snag the job."

Tenants get more certainty at last

LINDA DALY
MARKET WATCH



Housing measures are finally here. Alan Kelly, the environment minister, and Michael Noonan, minister for finance, became best of work colleagues last week as they announced measures to protect renters, increase housing supply and kick-start construction. The pair posed with a bearded tenant and teacups for the big reveal, giving many examples in their document of people (read voters) who would benefit.

It was a good day for the 700,000 people in private rental accommodation in Ireland. Rent certainty was introduced, with measures including rent-review periods increasing from one year to two years and longer notice periods for those reviews.

The big bad landlords must provide more evidence for reasons for rent increases or evictions, and there are longer notice periods for evictions. Those failing to supply a "statutory declaration" to tenants before selling their homes face a fine, while deposits must be lodged with the Private Residential Tenancies Board, under the new Residential Tenancies Amendment Bill.

A rebate of development contributions will be available for those providing "affordable" housing – less than €300,000 in Dublin and below €250,000 in Cork.

It wasn't all bad news for landlords, though. Those with antisocial or slow-paying tenants were told it would be easier to give them the heave-ho. Tax relief will be available to landlords who let to people who receive social housing support.

The ministers pulled rank on Dublin city council. Kelly is set to issue guidelines to reduce the cost of building an apartment in the capital by €20,000. The Irish Property Owners Association is considering a legal challenge to the measures, which it says amount to rent control. It will be interesting to see how that one pans out.

Price watch: Co Kildare

Hillside Drive Naas

4-bed detached

2010 €281,000

2015 €450,000



Up 60%

Rathcurragh Newbridge

3-bed semi-detached

2010 €190,000

2015 €183,000

Down 3.7%

Brocan Wood Monasterevin

3-bed semi-detached

2010 €215,000

2015 €142,731

Down 33%

The Coach House Yard Johnstown

3-bed townhouse

2010 €229,074

2015 €275,000

Up 20%

Source: propertypriceregister.ie

Live in the sticks if you want but the cost of services will soar

As Ireland changes from an agricultural production-based country to one more dependent on its cities, rural Ireland finds itself squeezed between the need to support the source of most of its revenue and a desire to protect its rural identity.

It's difficult to have both, and TDs and ministers frequently find themselves in the unenviable position of trying to defend the closure of garda stations and hospitals in their own constituencies.

Housing, of course, has a role to play in this. If we insist on living in a dispersed fashion, exemplified particularly by one-off houses, then we must accept that actions have consequences, and the consequences of one-off housing are becoming increasingly noticeable.

Just over 72% of rural housing in Ireland is one-off, which is about 433,000 houses. The issue isn't just the type of housing, but the way in which it is dispersed throughout the

country. Justification for this type of development usually comes in the form of: "Sure, isn't this the way we've always lived?"

As any historian will tell you, this is nonsense.

Just think back to the crannogs we learnt about in school: out of necessity they've lived in close communities and so it has continued until recent times. The real reason for our dispersed living pattern concerns the

availability of free land – passed from parents to children – on which to build a house.

The first cost of dispersed settlement is arguably subjective, but it is somewhat ironic that our forefathers burnt down the "big houses" of English landlords only to replace them with even bigger houses. This time, however, they have replaced Victorian and Georgian splendour with architecturally dyslexic

monstrosities that have relevance neither to the history nor the geography of the location. It seems we got rid of the colonisers only to live like them

A less subjective cost appears in the form of services, particularly those of garda, ambulance and broadband.

Between 2011 and 2015, 139 garda stations were closed. These were mostly single garda, part-time stations in rural areas, but they're better than nothing if you live miles from your nearest neighbour in deepest, darkest Kerry.

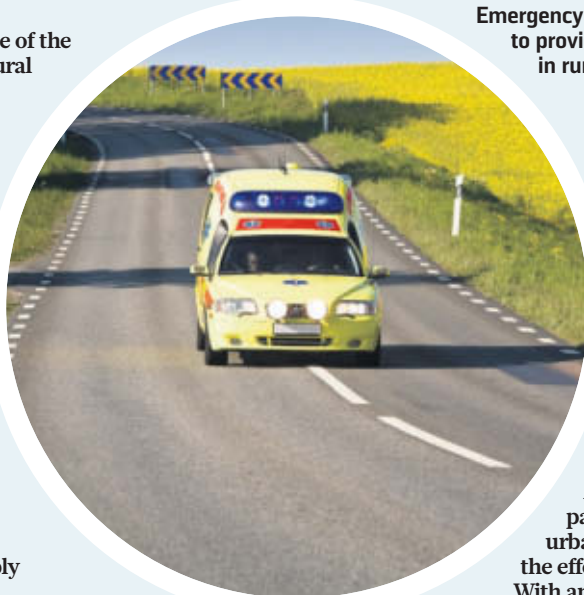
Our dispersed settlement patterns also affect the ability of other emergency services to provide an acceptable service. According to an HSE report earlier this year, just 6% of rural emergency calls are responded to in the target time of eight minutes. This isn't a resource issue, but one of "high rurality".

Broadband is an increasingly important infrastructure. The National Broadband Plan will bring 1.8m rural dwellers into

the broadband net. This is wonderful. Except, because of the dispersed way we live in rural Ireland, it is taking a long time and many areas are not commercially viable to go to.

About 27% of Ireland's villages have fewer than 50 houses: the Organisation for Economic Co-operation and Development average is 11%. Providing broadband to rural Ireland requires more masts, more fibre and more cabinets per person than it would elsewhere, making it more expensive to provide.

Economies of scale simply don't exist in rural public transport. At about 96,000km, Ireland has the second-longest road network in Europe per capita (after Sweden; and enough road to go around the circumference of the Earth, two-and-a-quarter times). This road network needs regular surfacing, maintenance,



Emergency services are expensive to provide in rural areas

to provide footpaths and public lighting. Which is a pity as a little bit of walking is good for keeping obesity at bay.

The damage is done at this stage: rural people live where they live, and everybody lives with the added costs of this.

Although these are paid nationally, by both urban and rural-dwellers, the effects are borne locally.

With an 80% likelihood that the house you live in at age 40 will be the one you die in, it's good to remember that the action of living where you want may also have the consequence of not having all the services you need, especially in later life.

LORCAN SIRR
ON THE
HOME FRONT

